

Canandaigua National Bank
72 South Main Street
Canandaigua, NY 14424

Green Tree Credit LLC
Home Equity Division
1400 Turbine Dr., Ste. 200
Rapid City, SD 57703

National City Mortgage
P.O. Box 1820
Dayton, OH 45401

Allen Associates
60 Saginaw Drive
Rochester, NY 14623

Allstate Insurance Company
75 Executive Parkway
Hudson, OH 44237-0001

AM South Bank
P.O. Box 11407
Birmingham, AL 35246-0009

American Express
P.O. Box 53852
Phoenix, AZ 85072-3852

Arctic Glacier
7 Interstate Avenue
Albany, NY 12205

ATM Network Supplies
10749 Bren Road
Hopkins, MN 55343

ATM Network, Inc.
10749 Bren Road East
Hopkins, MN 55343

Bachman
P.O. Box 15053
Reading, PA 19612

Bank of America
P.O. Box 15184
Wilmington, DE 19850-5184

Bankers Life of New York
P.O. Box 4000
Woodbury, NY 11797-0499

Bayside Custom Woodwork
192 Johnson Lane
Canton, MS 39046

Better Business Bureau
741 Delaware Avenue, Ste. 100
Buffalo, NY 14209-2201

Big Apple
75 Public Market
Rochester, NY 14609

Blue Rhino
c/o Erika West
P.O. Box 281956
Atlanta, GA 30384-1956

Caine & Weiner
1961 Wehrle Dr., Ste. 3
Buffalo, NY 14221

Capital One Bank
P.O. Box 30285
Salt Lake City, UT 84130-0285

Carriage Stop Shopping Plaza
47 Coleman Avenue
Spencerport, NY 14559

Chase
P.O. Box 15298
Wilmington, DE 19850-5298

Choice One Communications
100 Chestnut Street, Ste. 800
Rochester, NY 14604

Cintas Corporation
333 West Main Street
Rochester, NY 14608

Cit Tech. Fin. Serv. Inc.
P.O. Box 550599
Jacksonville, FL 32255-0599

Citi Financial
2747 West Ridge Road
Rochester, NY 14626

Citibank
P.O. Box 8110
S. Hackensack, NJ 07606-8108

Coca-Cola Eastern Great Lake
2329 Paysphere Circle
Chicago, IL 60674

Commonwealth Brands
P.O. Box 51587
Bowling Green, KY 42102

Cricket Communications, Inc.
P.O. Box 4956
Englewood, CO 80155-4956

Cynergydata
109-15 14th Avenue, Ste. 200
College Point, NY 11356

Cynthia Snodgrass
120 Corporate Woods, Ste. 120
Rochester, NY 14623

Daniel Schum, Esq.
43 Nichols Street
Spencerport, NY 14559

Democrat & Chronicle
55 Exchange Blvd.
Rochester, NY 14614-2001

Diamond Beverage Company
1 Keli Drive
Waterloo, NY 13165

Dipasquale & Salerno
119 Northbridge Drive
Rochester, NY 14626

Direct Capital Corporation
155 Commerce Way
Portsmouth, NH 03801

Discover Card
P.O. Box 30943
Salt Lake City, UT 84130-0285

Empire Extinguisher
P.O. Box 440
North Greece, NY 14515

Energetix, Inc.
755 Brooks Avenue
Rochester, NY 14619

EP Kirst & Sons, Inc.
5727 South Parks Avenue
Hamburg, NY 14075

Finkle
160 Enterprise Road
Johnstown, NY 12095

First Rehabilitation Life Ins.
P.O. Box 220727
Great Neck, NY 11021-5202

Frito-Lay
P.O. Box 660059
Dallas, TX 75266-0059

Frontier of Rochester
P.O. Box 23008
Rochester, NY 14692-3008

General Security
90 Airpark Drive
Rochester, NY 14624

General Security Exec. Ofc.
P.O. Box 329
Plainview, NY 11803-0329

George Weston Bakeries
255 Business Center Drive
Horsham, PA 19044

Goodwest
P.O. Box 567
Douglassville, PA 19518-0567

Harris & Company
11 Chestnut Ridge Road
Rochester, NY 14624

Hershey Creamery Company
8220 Park Road
Batavia, NY 14020-1218

Home Depot Credit Svces.
P.O. Box 9100
Des Moines, IA 50368-9100

Instantwhip-Rochester, Inc.
1859 Momentum Place
Chicago, IL 60689-5318

Interstate Brands Corporation
P.O. Box 14387
Philadelphia, PA 19115

James Stewart
192 Johnson Lane
Canton, MS 39046

Johnston Paper
P.O. Box 736
Auburn, NY 13021

Kohls
P.O. Box 3043
Milwaukee, WI 53201-3043

L&R Meats
2299 Brighton Henrietta TL RD
Rochester, NY 14623

Lacy, Katzen, LLP
130 East Main Street
Rochester, NY 14604

Lake Beverage Corp
900 John Street
West Henrietta, NY 14586

Lake Shore Country Club
1165 Greenleaf Road
Rochester, NY 14612

Lamont, Hanley & Assoc., Inc.
1138 Elm Street
P.O. Box 179
Manchester, NH 03101-1514

Lowe's
GE Money Bank/Bankruptcy Dept.
P.O. Box 103104
Roswell, GA 30076

M&T Bank
P.O. Box 22900
255 East Avenue
Rochester, NY 14604

Maines Paper & Food Svce.
P.O. Box 642530
Pittsburgh, PA 15264-2530

Marlin Lease
P.O. Box 13604
Philadelphia, PA 19101-3604

Master Foods, USA
1209 West Oakridge Drive
Albany, GA 31707-5303

MBNA America
400 Christiana Road
Newark, DE 19713

Mercantile Adjustment Bureau
P.O. Box 9016
Buffalo, NY 14231

Merchant Banking Services
999 18th Street, Ste. 1901
Denver, CO 80202

Merchant Credit Card Process.
P.O. Box 6600
Hagerstown, MD 21741-6600

Mid-State Sports, Snacks
P.O. Box 671
Rochester, NY 14616

Mighty Flame
11098 Clyde-Savannah Road
Clyde, NY 14433

Mountain View - Pugs
215 North 800 West
Lindon, UT 84042

New York State Lottery
P.O. Box 7500
Schenectady, NY 12301-7500

Nextel
P.O. Box 219554
Kansas City, MO 64121

North Country Insurance Co.
P.O. Box 6540
Watertown, NY 13601-6540

Northeast ATM & Banking
144 Metro Park, Ste. 3
Rochester, NY 14623

NY State Unemployment Tax
NYS Department of Labor
WA Harriman Campus, Bldg. 12
Albany, NY 12240

NYS Dept. of Ag. & Mkts.
10B Airline Drive
Albany, NY 12235

New York State Sales Tax
Bankruptcy Department
P.O. Box 5300
Albany, NY 12205-5300

New York State Corp. Tax
Bankruptcy Department
P.O. Box 5300
Albany, NY 12205-5300

NYS DMV
228 East Main Street
Rochester, NY 14604

NYS Liquor Authority
317 Lenox Avenue #5
New York, NY 10027

Office Max Credit Plan
Dept. 56 - 3601585069
P.O. Box 9020
Des Moines, IA 50368-9020

One Communications
Financial Services
100 Chestnut Street
Rochester, NY 14604

Payspot
Euronet Worldwide, Inc.
Leawood, KS 66211

Pepsi-Cola
P.O. Box 75948
Chicago, IL 60675-5948

Petrillo's Bakery
67 Lyell Avenue
Rochester, NY 14608-1414

Pomponio
552 Courtney Drive
Fairport, NY 14450

Povinelli Cutlery
3231 Harlem Road
Buffalo, NY 14225

Preferred Care
P.O. Box 1306
Buffalo, NY 14240-1306

Printing Plus
125 White Spruce Blvd.
Rochester, NY 14623

Productivity Card
GE Capital
P.O. Box 410426
Salt Lake City, UT 84141-0426

Quaker Oats
The Quaker Oats Company
Chicago, IL 60604-9003

Rapid Advance, LLC
7316 Wisconsin Ave., Ste. 450
Bethesda, MD 20814

Retailers of New York
10 British American Blvd.
Latham, NY 12110

Ricci's Family Restaurant
3166 Latta Road
Rochester, NY 14612

Richmond North Ass., Inc.
P.O. Box 963
Buffalo, NY 14226-0963

Rochdale Insurance Company
5800 Lombardo Center
Independence, OH 44131-2550

Rochester Beer & Beverage
16 Marway Circle
Rochester, NY 14624

Rochester Gas & Electric
89 East Avenue
Rochester, NY 14649

Rochester Store Fixture Co.
707 North Street
Rochester, NY 14605

Rocky Mountain Bank & Trust
Global Client Solutions, LLC
9820 E 41st Street, Ste. 400
Tulsa, OK 74146

RoNY Workers Comp. Trust
P.O. Box 1534
Albany, NY 12201

Rug Doctor, Inc.
P.O. Box 849958
Dallas, TX 75284-9958

Sam's Club/GEMB
P.O. Box 981064
El Paso, TX 79998-1064

Scalelabels.com
P.o. Box 270
Avondale, AZ 85323

Sears
P.O. Box 6283
Sioux Falls, SD 57117-6283

Sears
13200 Smith Road
Cleveland, OH 44130-7802

Selection Video
102 Kimball Avenue, #2
South Burlington, VT 05403

Signapay
105 Decker Ct., Ste. 650
Irving, TX 75062

SJ McCullagh, Inc.
245 Swan Street
Buffalo, NY 14204

SMith Mountain Industries, Inc
Virginia Candle Company
Merrifield, VA 22118-0227

Snyders of Hanover
P.o. Box 6917
Hanover, PA 17331

Sprint
P.O. Box 4181
Carol Stream, IL 60197

Staples Credit Plan
Dept. 82 - 0003896537
P.O. Box 9020
Des Moines, IA 50368-9020

Steve's Convenient
690 Manitou Road
Hilton, NY 14468

Store Supply Warehouse
9601 Page Avenue
Saint Louis, MO 63132

Strategic Energy
P.O. Box 643249
Pittsburgh, PA 15264-3249

Swisher International, Inc.
P.O. 2230
Jacksonville, FL 32206

Time Warner Cable
P.O. Box 994
Buffalo , NY 14270-0994

Tower Group Companies
120 Broadway, 31st Floor
Fultonham, NY 12071-3199

Town Pump Recycling
871 Bromley Road
Churchville, NY 14428

Trader Publications
P.O. Box 17359
Clearwater, FL 33762

Transworld Systems, Inc.
P.O. Box 4903
Trenton, NJ 08650-4903

Tripifoods, Inc.
P.O. Box 1107
Buffalo, NY 14240

Triple S Sporting Supplies
325 Creekside Drive
Audobon Industrial Park
Buffalo, NY 14228

Tropicana Products
P.O. Box 643106
Pittsburgh, PA 15264-3106

Upstate Farms Cooperative
P.O. Box 650
Buffalo, NY 14225

US Foodservice, Inc.
125 Gardenville Parkway West
Buffalo, NY 14224

USA Payroll, Inc.
1057 East Henrietta Road
Rochester, NY 14623

US Smokeless Tobacco
6 High Ridge Park, Bldg. A
Stamford, CT 06905-1323

Utica First Insurance Company
P.O. Box 851
Utica, NY 13503-0851

Wells Fargo Financial Bank
P.O. Box 5943
Sioux Falls, SD 57117-5943

William Penn Insurance Cos.
P.O. Box 740527
Atlanta, GA 30374-0527

Wright Wisner
3165 Brighton-Henrietta Rd.
Rochester, NY 14623

Yellow Page City
107 Norris Dr., Ste. B
Rochester, NY 14610

Zweigles
651 Plymouth Avenue North
Rochester, NY 14608-1689

Carriage Stop Plaza, Inc.
47 Coleman Avenue
Spencerport, NY 14559

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re *Jeffrey T. Stewart*

Case No.
Chapter 7

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.
[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

- ☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*
[Must be accompanied by a motion for determination by the court.]
- ☐ Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.
- ☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Jeffrey T. Stewart

Date: 01/29/2009

United States Bankruptcy Court
WESTERN DISTRICT OF NEW YORK

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Stewart, Jeffrey T.	Name of Joint Debtor (Spouse)(Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): dba Stew's Grocery & Deli, Inc. , dba Stew's Grocery	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7111	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all):
Street Address of Debtor (No. & Street, City, and State): 1004 Peck Road Hilton NY	Street Address of Joint Debtor (No. & Street, City, and State):
<div style="display: flex; justify-content: space-between;"> <div> ZIP CODE 14468 </div> <div></div> </div>	<div style="display: flex; justify-content: space-between;"> <div>ZIP CODE</div> <div></div> </div>
County of Residence or of the Principal Place of Business: Monroe	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): SAME	Mailing Address of Joint Debtor (if different from street address):
<div style="display: flex; justify-content: space-between;"> <div>ZIP CODE</div> <div></div> </div>	<div style="display: flex; justify-content: space-between;"> <div>ZIP CODE</div> <div></div> </div>
Location of Principal Assets of Business Debtor (if different from street address above): SAME	<div style="display: flex; justify-content: space-between;"> <div>ZIP CODE</div> <div></div> </div>

Type of Debtor (Form of organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below <hr/>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 </div> <div> <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding </div> </div> Nature of Debts (Check one box) <div style="display: flex; justify-content: space-between;"> <div> <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose" </div> <div> <input checked="" type="checkbox"/> Debts are primarily business debts. </div> </div> Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		

Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> 1-49</div> <div><input type="checkbox"/> 50-99</div> <div><input checked="" type="checkbox"/> 100-199</div> <div><input type="checkbox"/> 200-999</div> <div><input type="checkbox"/> 1,000-5,000</div> <div><input type="checkbox"/> 5,001-10,000</div> <div><input type="checkbox"/> 10,001-25,000</div> <div><input type="checkbox"/> 25,001-50,000</div> <div><input type="checkbox"/> 50,001-100,000</div> <div><input type="checkbox"/> Over 100,000</div> </div> Estimated Assets <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div> Estimated Liabilities <div style="display: flex; justify-content: space-between;"> <div><input type="checkbox"/> \$0 to \$50,000</div> <div><input type="checkbox"/> \$50,001 to \$100,000</div> <div><input checked="" type="checkbox"/> \$100,001 to \$500,000</div> <div><input type="checkbox"/> \$500,001 to \$1 million</div> <div><input type="checkbox"/> \$1,000,001 to \$10 million</div> <div><input type="checkbox"/> \$10,000,001 to \$50 million</div> <div><input type="checkbox"/> \$50,000,001 to \$100 million</div> <div><input type="checkbox"/> \$100,000,001 to \$500 million</div> <div><input type="checkbox"/> \$500,000,001 to \$1 billion</div> <div><input type="checkbox"/> More than \$1 billion</div> </div>	THIS SPACE IS FOR COURT USE ONLY
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <p style="text-align: center;">Jeffrey T. Stewart</p>	
All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
NONE			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
NONE			
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition	Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. §342(b). <div style="display: flex; justify-content: space-between; align-items: flex-end;"> X <div style="text-align: right;"> 01/29/2009 <small>Date</small> </div> </div> <div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 5px;"> Signature of Attorney for Debtor(s) <small>Date</small> </div>		
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and			
<input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Jeffrey T. Stewart**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b)

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Jeffrey T. Stewart

Signature of Debtor

X

Signature of Joint Debtor

Telephone Number (if not represented by attorney)

01/29/2009

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

(Signature of Foreign Representative)

(Printed name of Foreign Representative)

01/29/2009

(Date)

Signature of Attorney***X /s/ Timothy E. Ingersoll, Esq.**

Signature of Attorney for Debtor(s)

Timothy E. Ingersoll, Esq.

Printed Name of Attorney for Debtor(s)

Fero & Ingersoll, LLP

Firm Name

183 East Main Street

Address

Suite 1350**Rochester NY 14604****716-325-4600**

Telephone Number

01/29/2009

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

01/29/2009

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re *Jeffrey T. Stewart*Case No.
Chapter 7

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 136,000.00		
B-Personal Property	Yes	4	\$ 7,120.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 165,573.63	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	23		\$ 270,677.35	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 1,386.66
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 5,030.00
TOTAL		35	\$ 143,120.00	\$ 436,250.98	

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re *Jeffrey T. Stewart*

Case No.

Chapter 7

_____/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☒ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$

State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$
4. Total from Schedule F		\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$

In re Jeffrey T. Stewart
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 36 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 1/29/2009

Signature /s/ Jeffrey T. Stewart
Jeffrey T. Stewart

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re Jeffrey T. Stewart,
Debtor(s)Case No. _____
(if known)**SCHEDULE A-REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<i>Single family residence located at 1004 Peck Road, Hilton, NY 14468. Property purchased on 9/25/04 in an arms length transaction. Purchase price was \$128,900.00. Fair market value determined by recent purchase price and comparative market analysis.</i>	<i>Fee Simple</i>	<i>H</i>	<i>\$ 136,000.00</i>	<i>\$ 136,000.00</i>
TOTAL \$			<i>136,000.00</i>	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re Jeffrey T. Stewart,
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		<i>Cash</i> <i>Location: In debtor's possession</i>	J	\$ 10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<i>M&T Bank Bank Accounts</i> <i>Location: In debtor's possession</i>		\$ 10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<i>Miscellaneous household goods and furnishings</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
		<i>Washer, dryer, DVD Player, VCR, four televisions, three year old Dell computer.</i> <i>Value established by debtor estimate</i> <i>Location: In debtor's possession</i>	J	\$ 500.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<i>Miscellaneous books, artwork, CD's and DVD's</i> <i>Location: In debtor's possession</i>	J	\$ 100.00
6. Wearing apparel.		<i>Miscellaneous wearing apparel. Value established by debtor estimate</i> <i>Location: In debtor's possession</i>		\$ 500.00
7. Furs and jewelry.		<i>Miscellaneous costume jewelry</i> <i>Location: In debtor's possession</i>		\$ 100.00

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		<i>Watch</i> <i>Location: In debtor's possession</i>		\$ 40.00
		<i>Wedding band</i> <i>Location: In debtor's possession</i>		\$ 100.00
8. Firearms and sports, photographic, and other hobby equipment.		<i>Remington 30/30 Rifle</i> <i>Location: In debtor's possession</i>		\$ 50.00
		<i>Winchester 12 gauge shotgun</i> <i>Location: In debtor's possession</i>	H	\$ 50.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<i>William Penn Insurance Company term life insurance</i> <i>Location: In debtor's possession</i>		\$ 0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Debtor is the sole shareholder and owner of Stews Grocery & Deli, Inc. d/b/a Stew's Grocery. Business defunct as of date of filing. Remaining inventory liquidated and/or returned to vendors. List of assets and accounts receivable owned by the corporation to be provided to the trustee.</i> <i>Location: In debtor's possession</i>		\$ 0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
16. Accounts Receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		2008 State and Federal Income Tax Refunds Location: In debtor's possession	J	Unknown
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers and other vehicles and accessories.		2002 GMC Savannah, Fair condition, 63,000 miles. Value determined by Kelly Blue Book private party value Location: In debtor's possession		\$ 4,060.00
		Pace pull behind catering trailer. Fair to poor condition. Lights not working. Multiple dents. Tongue broken. Grease coated interior. Location: In debtor's possession		\$ 500.00
26. Boats, motors, and accessories.		17 foot open boat. Put in debtor's name by a friend. Never in debtor's possession. Location: Unknown		\$ 100.00
27. Aircraft and accessories.	X			

In re Jeffrey T. Stewart,
Debtor(s)Case No. _____
(if known)**SCHEDULE B-PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property		Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
Total ➔			\$ 7,120.00	

In re Jeffrey T. Stewart,
Debtor(s)

Case No. _____
(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

(Check one box)

☐ 11 U.S.C. § 522(b) (2)

☒ 11 U.S.C. § 522(b) (3)

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
Cash	N.Y. Debtor and Creditor Law §283(2)	\$ 10.00	\$ 10.00
M&T Bank Bank Accounts	N.Y. Debtor and Creditor Law §283(2)	\$ 10.00	\$ 10.00
Miscellaneous household goods and furnishings	N.Y. Civ. Prac. Law and Rules §5205(a) (5)	\$ 1,000.00	\$ 1,000.00
Miscellaneous wearing apparel	N.Y. Civ. Prac. Law and Rules §5205(a)	\$ 500.00	\$ 500.00
Watch	N.Y. Civ. Prac. Law and Rules §5205(a) (6)	\$ 40.00	\$ 40.00
Wedding band	N.Y. Civ. Prac. Law and Rules §5205(a) (6)	\$ 100.00	\$ 100.00
William Penn Insurance Company term life insurance	N.Y. Civ. Prac. Law and Rules §5205(i)	\$ 0.00	\$ 0.00
2008 State and Federal Income Tax Refunds	N.Y. Debtor and Creditor Law §283(2)	\$ 0.00	Unknown

In re Jeffrey T. Stewart
Debtor(s)Case No. _____
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
	H--Husband W--Wife J--Joint C--Community					
Account No: 3493 Creditor # : 1 Canandaigua National Bank 72 South Main Street Canandaigua NY 14424	12/1/07 Auto Loan Value: \$ 4,060.00				\$ 9,627.88	\$ 5,567.88
Account No: 2750 Creditor # : 2 Green Tree Credit LLC Home Equity Division 1400 Turbine Dr., Ste. 200 Rapid City SD 57703	H 3/1/07 Second Mortgage Value: \$ 136,000.00				\$ 40,300.00	\$ 19,945.75
Account No: 7156 Creditor # : 3 National City Mortgage P.O. Box 1820 Dayton OH 45401	H 9/25/2004 First Mortgage Value: \$ 136,000.00				\$ 115,645.75	\$ 0.00
No continuation sheets attached	Subtotal \$ (Total of this page)				\$ 165,573.63	\$ 25,513.63
	Total \$ (Use only on last page)				\$ 165,573.63	\$ 25,513.63

In re Jeffrey T. Stewart,

Case No. _____

Debtor(s)

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 9862 Creditor # : 1 Allen Associates 60 Saginaw Drive Rochester NY 14623	H--Husband W--Wife J--Joint C--Community	11/1/08 Goods Delivered				\$ 1,536.74
Account No: Creditor # : 2 Allstate Insurance Company 75 Executive Parkway Hudson OH 44237-0001		1/1/08 Insurance Premium				Unknown
Account No: Creditor # : 3 AM South Bank P.O. Box 11407 Birmingham AL 35246-0009		1/1/08 Credit Purchases				Unknown
Account No: 4814 Creditor # : 4 American Express P.O. Box 53852 Phoenix AZ 85072-3852		11/1/08 Credit Card Purchases				\$ 487.00
Subtotal \$						\$ 2,023.74
Total \$						

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

22 continuation sheets attached

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		12/1/08				Unknown
Creditor # : 5 Arctic Glacier 7 Interstate Avenue Albany NY 12205		Goods Delivered				
Account No:		1/1/08				Unknown
Creditor # : 6 ATM Network Supplies 10749 Bren Road Hopkins MN 55343						
Account No:		1/1/08				\$ 28.00
Creditor # : 7 ATM Network, Inc. 10749 Bren Road East Hopkins MN 55343						
Account No:		12/1/08				Unknown
Creditor # : 8 Bachman P.O. Box 15053 Reading PA 19612		Goods Delivered				
Account No: 2743		1/1/08				\$ 11,254.17
Creditor # : 9 Bank of America P.O. Box 15184 Wilmington DE 19850-5184		Credit Card Purchases				
Account No:		11/1/08				Unknown
Creditor # : 10 Bankers Life of New York P.O. Box 4000 Woodbury NY 11797-0499		Insurance Premium				

Sheet No. 1 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 11,282.17

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 11 Bayside Custom Woodwork 192 Johnson Lane Canton MS 39046						
Account No: 2442		1/1/08				\$ 330.00
Creditor # : 12 Better Business Bureau 741 Delaware Avenue, Ste. 100 Buffalo NY 14209-2201		Annual dues				
Account No:		12/1/08				Unknown
Creditor # : 13 Big Apple 75 Public Market Rochester NY 14609		Goods Delivered				
Account No:		1/1/08				\$ 2,913.00
Creditor # : 14 Blue Rhino c/o Erika West P.O. Box 281956 Atlanta GA 30384-1956		Services Rendered				
Account No:						
Representing: Blue Rhino		Lacy, Katzen, LLP 130 East Main Street Rochester NY 14604				
Account No:						
Representing: Blue Rhino		Richmond North Ass., Inc. P.O. Box 963 Buffalo NY 14226-0963				

Sheet No. 2 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ \$ 3,243.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/03				\$ 35,000.00
Creditor # : 15 Canandaigua National Bank 72 South Main Street Canandaigua NY 14424		Line of credit				
Account No: 8910		1/1/07				\$ 399.55
Creditor # : 16 Capital One Bank P.O. Box 30285 Salt Lake City UT 84130-0285		Credit Card Purchases				
Account No:		1/1/08				Unknown
Creditor # : 17 Carriage Stop Shopping Plaza 47 Coleman Avenue Spencerport NY 14559		Lease Payments				
Account No:		Daniel Schum, Esq. 43 Nichols Street Spencerport NY 14559				
Representing: Carriage Stop Shopping Plaza						
Account No: 6088		1/1/08				\$ 13,048.10
Creditor # : 18 Chase P.O. Box 15298 Wilmington DE 19850-5298		Credit Purchases				
Account No:		1/1/08				Unknown
Creditor # : 19 Choice One Communications 100 Chestnut Street, Ste. 800 Rochester NY 14604		Telephone Charges				

Sheet No. 3 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 48,447.65

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 5410 Creditor # : 20 Cintas Corporation 333 West Main Street Rochester NY 14608		12/1/08 Services Rendered				\$ 279.46
Account No: -000 Creditor # : 21 Cit Tech. Fin. Serv. Inc. P.O. Box 550599 Jacksonville FL 32255-0599		1/1/07 Goods Delivered				\$ 456.41
Account No: Creditor # : 22 Citi Financial 2747 West Ridge Road Rochester NY 14626		1/1/08 Credit Purchases				Unknown
Account No: Creditor # : 23 Citibank P.O. Box 8110 S. Hackensack NJ 07606-8108		1/1/08 Credit Card Purchases				Unknown
Account No: Creditor # : 24 Coca-Cola Eastern Great Lake 2329 Paysphere Circle Chicago IL 60674		12/1/08 Goods Delivered				Unknown
Account No: Creditor # : 25 Commonwealth Brands P.O. Box 51587 Bowling Green KY 42102		1/1/08 Goods Delivered				Unknown

Sheet No. 4 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ **\$ 735.87**

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,

Case No. _____

Debtor(s)

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 26 Cricket Communications, Inc. P.O. Box 4956 Englewood CO 80155-4956		Cell Phone Charges				
Account No:		1/1/08				Unknown
Creditor # : 27 Cynergydata 109-15 14th Avenue, Ste. 200 College Point NY 11356		Credit Purchases				
Account No:		1/1/08				\$ 900.00
Creditor # : 28 Cynthia Snodgrass 120 Corporate Woods, Ste. 120 Rochester NY 14623		Legal Services				
Account No:		1/1/08				Unknown
Creditor # : 29 Democrat & Chronicle 55 Exchange Blvd. Rochester NY 14614-2001		Newspaper delivery				
Account No:		12/1/08				Unknown
Creditor # : 30 Diamond Beverage Company 1 Keli Drive Waterloo NY 13165		Goods Delivered				
Account No:		4/1/08				Unknown
Creditor # : 31 Dipasquale & Salerno 119 Northbridge Drive Rochester NY 14626		Accounting Services				

Sheet No. 5 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$

\$ 900.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7811 Creditor # : 32 Direct Capital Corporation 155 Commerce Way Portsmouth NH 03801		11/1/08 Credit Purchases				\$ 379.84
Account No: 1961 Creditor # : 33 Discover Card P.O. Box 30943 Salt Lake City UT 84130-0285		1/1/08 Credit Card Purchases				\$ 7,441.62
Account No: 6462 Creditor # : 34 Empire Extinguisher P.O. Box 440 North Greece NY 14515		11/30/08 Services Rendered				\$ 142.55
Account No: Creditor # : 35 Energetix, Inc. 755 Brooks Avenue Rochester NY 14619		11/1/08 Services Rendered				Unknown
Account No: Creditor # : 36 EP Kirst & Sons, Inc. 5727 South Parks Avenue Hamburg NY 14075		11/1/08 Goods Delivered				Unknown
Account No: Representing: EP Kirst & Sons, Inc.		Transworld Systems, Inc. P.O. Box 4903 Trenton NJ 08650-4903				

Sheet No. 6 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 7,964.01

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		10/1/08				Unknown
Creditor # : 37 Finkle 160 Enterprise Road Johnstown NY 12095		Services Rendered				
Account No: 7410		1/1/09				Unknown
Creditor # : 38 First Rehabilitation Life Ins. P.O. Box 220727 Great Neck NY 11021-5202		Disability Ins. Premium				
Account No:		10/1/08				Unknown
Creditor # : 39 Frito-Lay P.O. Box 660059 Dallas TX 75266-0059		Goods Delivered				
Account No: 1881		1/1/08				\$ 8,558.62
Creditor # : 40 Frontier of Rochester P.O. Box 23008 Rochester NY 14692-3008		Telephone Charges				
Account No: 1881		Mercantile Adjustment Bureau P.O. Box 9016 Buffalo NY 14231				
Representing: Frontier of Rochester						
Account No:		11/1/08				Unknown
Creditor # : 41 General Security 90 Airpark Drive Rochester NY 14624		Security system				

Sheet No. 7 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 8,558.62

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 311D Creditor # : 42 General Security Exec. Ofc. P.O. Box 329 Plainview NY 11803-0329		1/1/08 Monitoring				\$ 276.16
Account No: Creditor # : 43 George Weston Bakeries 255 Business Center Drive Horsham PA 19044		12/1/08 Goods Delivered				Unknown
Account No: 1000 Creditor # : 44 Goodwest P.O. Box 567 Douglassville PA 19518-0567		10/17/08 Goods Delivered				\$ 1,312.92
Account No: Creditor # : 45 Harris & Company 11 Chestnut Ridge Road Rochester NY 14624		9/1/08 Services Rendered				\$ 1,800.00
Account No: 0300 Creditor # : 46 Hershey Creamery Company 8220 Park Road Batavia NY 14020-1218		1/1/09 Goods Delivered				\$ 815.79
Account No: Creditor # : 47 Home Depot Credit Svces. P.O. Box 9100 Des Moines IA 50368-9100		1/1/08 Credit Purchases				Unknown

Sheet No. 8 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 4,204.87

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 7-31 Creditor # : 48 Instantwhip-Rochester, Inc. 1859 Momentum Place Chicago IL 60689-5318		11/1/08 Goods Delivered				\$ 300.80
Account No: Creditor # : 49 Interstate Brands Corporation P.O. Box 14387 Philadelphia PA 19115		11/1/08 Goods Delivered				Unknown
Account No: Creditor # : 50 James Stewart 192 Johnson Lane Canton MS 39046		1/1/08 Personal Loan				Unknown
Account No: EW05 Creditor # : 51 Johnston Paper P.O. Box 736 Auburn NY 13021		12/1/08 Goods Delivered				\$ 855.69
Account No: 6824 Creditor # : 52 Kohls P.O. Box 3043 Milwaukee WI 53201-3043		1/1/08 Credit Card Purchases				\$ 595.03
Account No: Creditor # : 53 L&R Meats 2299 Brighton Henrietta TL RD Rochester NY 14623		12/1/08 Goods Delivered				\$ 1,371.31

Sheet No. 9 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$** **\$ 3,122.83****Total \$**(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 8441 Creditor # : 54 Lake Beverage Corp 900 John Street West Henrietta NY 14586		11/1/08 Goods Delivered				\$ 7,901.94
Account No: Creditor # : 55 Lake Shore Country Club 1165 Greenleaf Road Rochester NY 14612		1/1/08 Country club membership				Unknown
Account No: 2835 Creditor # : 56 Lowes GE Money Bank/Bankruptcy Dept. P.O. Box 103104 Roswell GA 30076		1/1/08 Credit Card Purchases				\$ 3,901.26
Account No: 6001 Creditor # : 57 M&T Bank P.O. Box 22900 255 East Avenue Rochester NY 14604		2/25/08 Business line of Credit				\$ 25,190.10
Account No: Creditor # : 58 Maines Paper & Food Svce. P.O. Box 642530 Pittsburgh PA 15264-2530		11/1/08 Goods Delivered				Unknown
Account No: Creditor # : 59 Marlin Lease P.O. Box 13604 Philadelphia PA 19101-3604		1/1/08 Equipment Lease				Unknown

Sheet No. 10 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims**Subtotal \$** **\$ 36,993.30****Total \$**(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		10/1/08				Unknown
Creditor # : 60 Master Foods, USA 1209 West Oakridge Drive Albany GA 31707-5303		Goods Delivered				
Account No:		1/1/08				Unknown
Creditor # : 61 MBNA America 400 Christiana Road Newark DE 19713		Credit Card Purchases				
Account No:		10/15/08				\$ 500.00
Creditor # : 62 Merchant Banking Services 999 18th Street, Ste. 1901 Denver CO 80202						
Account No: 7884		111/1/08				\$ 35,575.16
Creditor # : 63 Merchant Credit Card Process. P.O. Box 6600 Hagerstown MD 21741-6600		Credit Purchases				
Account No:		1/1/08				\$ 907.46
Creditor # : 64 Mid-State Sports, Snacks P.O. Box 671 Rochester NY 14616		Goods Delivered				
Account No: 0443		11/1/08				\$ 612.00
Creditor # : 65 Mighty Flame 11098 Clyde-Savannah Road Clyde NY 14433		Propane Delivered				

Sheet No. 11 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 37,594.62

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 66 Mountain View - Pugs 215 North 800 West Lindon UT 84042		Goods Delivered				
Account No:		1/1/08				Unknown
Creditor # : 67 New York State Lottery P.O. Box 7500 Schenectady NY 12301-7500		Lottery Services				
Account No:		1/1/09				Unknown
Creditor # : 68 Nextel P.O. Box 219554 Kansas City MO 64121		Telephone Charges				
Account No:		1/1/08				Unknown
Creditor # : 69 North Country Insurance Co. P.O. Box 6540 Watertown NY 13601-6540		Insurance Premium				
Account No:		1/1/08				Unknown
Creditor # : 70 Northeast ATM & Banking 144 Metro Park, Ste. 3 Rochester NY 14623		Services Rendered				
Account No:		1/1/09				Unknown
Creditor # : 71 NY State Unemployment Tax NYS Department of Labor WA Harriman Campus, Bldg. 12 Albany NY 12240		Unemployment Taxes				

Sheet No. 12 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 0.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 72 NYS Dept. of Ag. & Mkts. 10B Airline Drive Albany NY 12235		Fees				
Account No:		1/1/09				Unknown
Creditor # : 73 New York State Corp. Tax Bankruptcy Department P.O. Box 5300 Albany NY 12205-5300		Corporate Tax				
Account No: 852C		12/1/08				\$ 13,000.00
Creditor # : 74 New York State Sales Tax Bankruptcy Department P.O. Box 5300 Albany NY 12205-5300		Sales and Use Taxes				
Account No:		1/1/08				Unknown
Creditor # : 75 NYS DMV 228 East Main Street Rochester NY 14604		License fees				
Account No:		1/1/08				Unknown
Creditor # : 76 NYS Liquor Authority 317 Lenox Avenue #5 New York NY 10027		License fees				
Account No:		1/1/08				Unknown
Creditor # : 77 Office Max Credit Plan Dept. 56 - 3601585069 P.O. Box 9020 Des Moines IA 50368-9020		Goods Delivered				

Sheet No. 13 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 13,000.00

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0695 Creditor # : 78 One Communications Financial Services 100 Chestnut Street Rochester NY 14604		10/1/08 Telephone Charges				\$ 295.18
Account No: Creditor # : 79 Payspot Euronet Worldwide, Inc. Leawood KS 66211		1/1/08 Telephone Charges				Unknown
Account No: Creditor # : 80 Pepsi-Cola P.O. Box 75948 Chicago IL 60675-5948		12/1/08 Goods Delivered				Unknown
Account No: Creditor # : 81 Petrillo's Bakery 67 Lyell Avenue Rochester NY 14608-1414		12/1/08 Goods Delivered				Unknown
Account No: Creditor # : 82 Pomponio 552 Courtney Drive Fairport NY 14450		12/1/08 Goods Delivered				Unknown
Account No: 4190 Creditor # : 83 Povinelli Cutlery 3231 Harlem Road Buffalo NY 14225		11/1/08 Services Rendered				\$ 112.27

Sheet No. 14 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 407.45

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 2098 Creditor # : 84 Preferred Care P.O. Box 1306 Buffalo NY 14240-1306		1/1/09 Health Insurance premium				\$ 1,390.69
Account No: 3802 Creditor # : 85 Printing Plus 125 White Spruce Blvd. Rochester NY 14623		10/31/08 Printing Services				\$ 340.30
Account No: Creditor # : 86 Productivity Card GE Capital P.O. Box 410426 Salt Lake City UT 84141-0426		1/1/08 Credit Card Purchases				Unknown
Account No: Creditor # : 87 Quaker Oats The Quaker Oats Company Chicago IL 60604-9003		11/1/08 Goods Delivered				Unknown
Account No: Creditor # : 88 Rapid Advance, LLC 7316 Wisconsin Ave., Ste. 450 Bethesda MD 20814		11/1/08 Credit Purchases				\$ 38,500.00
Account No: Creditor # : 89 Retailers of New York 10 British American Blvd. Latham NY 12110		1/1/08 Insurance Premium				\$ 0.00

Sheet No. 15 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 40,230.99

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 90 Ricci's Family Restaurant 3166 Latta Road Rochester NY 14612		Goods Delivered				
Account No: 6550		1/1/09				\$ 1,362.00
Creditor # : 91 Rochdale Insurance Company 5800 Lombardo Center Independence OH 44131-2550		Insurance Premium				
Account No:		1/1/08				Unknown
Creditor # : 92 Rochester Beer & Beverage 16 Marway Circle Rochester NY 14624		Goods Delivered				
Account No: -187		11/1/08				\$ 5,353.38
Creditor # : 93 Rochester Gas & Electric 89 East Avenue Rochester NY 14649		Utility Bills				
Account No:		1/1/08				Unknown
Creditor # : 94 Rochester Store Fixture Co. 707 North Street Rochester NY 14605		Goods Delivered				
Account No: 9103		1/1/09				Unknown
Creditor # : 95 Rocky Mountain Bank & Trust Global Client Solutions, LLC 9820 E 41st Street, Ste. 400 Tulsa OK 74146		Credit Purchases				

Sheet No. 16 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 6,715.38

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 96 RoNY Workers Comp. Trust P.O. Box 1534 Albany NY 12201		Insurance Premium				
Account No: 7772		11/1/08				\$ 166.04
Creditor # : 97 Rug Doctor, Inc. P.O. Box 849958 Dallas TX 75284-9958		Services Rendered				
Account No: 5605		1/1/08				\$ 13,626.70
Creditor # : 98 Sam's Club/GEMB P.O. Box 981064 El Paso TX 79998-1064		Credit Card Purchases				
Account No:		12/1/08				\$ 112.84
Creditor # : 99 Scalelabels.com P.O. Box 270 Avondale AZ 85323		Goods Delivered				
Account No: 8025		1/1/08				\$ 764.35
Creditor # : 100 Sears P.O. Box 6283 Sioux Falls SD 57117-6283		Credit Card Purchases				
Account No:		1/1/08				Unknown
Creditor # : 101 Sears 13200 Smith Road Cleveland OH 44130-7802		Credit Card Purchases				

Sheet No. 17 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 14,669.93

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		1/1/08				Unknown
Creditor # : 102 Selection Video 102 Kimball Avenue, #2 South Burlington VT 05403		Goods Delivered				
Account No: 4148		11/1/08				\$ 596.89
Creditor # : 103 Signapay 105 Decker Ct., Ste. 650 Irving TX 75062		Credit Purchases				
Account No: 7751		12/1/08				\$ 1,006.70
Creditor # : 104 SJ McCullagh, Inc. 245 Swan Street Buffalo NY 14204		Goods Delivered				
Account No: 7751		Caine & Weiner 1961 Wehrle Dr., Ste. 3 Buffalo NY 14221				
Representing: SJ McCullagh, Inc.						
Account No: 5726		10/1/08				\$ 534.71
Creditor # : 105 SMith Mountain Industries, Inc Virginia Candle Company Merrifield VA 22118-0227		Goods Delivered				
Account No:		12/1/08				Unknown
Creditor # : 106 Snyders of Hanover P.o. Box 6917 Hanover PA 17331		Goods Delivered				

Sheet No. 18 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 2,138.30

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0687		1/1/09				\$ 196.79
Creditor # : 107 Sprint P.O. Box 4181 Carol Stream IL 60197		Cell Phone Charges				
Account No:		11/1/08				Unknown
Creditor # : 108 Staples Credit Plan Dept. 82 - 0003896537 P.O. Box 9020 Des Moines IA 50368-9020		Credit Purchases				
Account No:		12/1/08				Unknown
Creditor # : 109 Steve's Convenient 690 Manitou Road Hilton NY 14468		Goods Delivered				
Account No:		1/1/08				Unknown
Creditor # : 110 Store Supply Warehouse 9601 Page Avenue Saint Louis MO 63132		Goods Delivered				
Account No:		12/1/08				Unknown
Creditor # : 111 Strategic Energy P.O. Box 643249 Pittsburgh PA 15264-3249		Services Rendered				
Account No:		12/1/08				Unknown
Creditor # : 112 Swisher International, Inc. P.O. 2230 Jacksonville FL 32206		Goods Delivered				

Sheet No. 19 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 196.79

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		12/1/08				Unknown
Creditor # : 113 Time Warner Cable P.O. Box 994 Buffalo NY 14270-0994		Cable Charges				
Account No: 0104		1/1/08				\$ 1,547.00
Creditor # : 114 Tower Group Companies 120 Broadway, 31st Floor Fultonham NY 12071-3199		Insurance Premium				
Account No:		12/1/08				Unknown
Creditor # : 115 Town Pump Recycling 871 Bromley Road Churchville NY 14428		Recycling services				
Account No:		12/1/08				Unknown
Creditor # : 116 Trader Publications P.O. Box 17359 Clearwater FL 33762		Publication Services				
Account No: 312		12/1/08				\$ 20,788.76
Creditor # : 117 Tripifoods, Inc. P.O. Box 1107 Buffalo NY 14240		Goods Delivered				
Account No:		12/1/08				Unknown
Creditor # : 118 Triple S Sporting Supplies 325 Creekside Drive Audobon Industrial Park Buffalo NY 14228		Goods Delivered				

Sheet No. 20 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 22,335.76

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No:		12/1/08				Unknown
Creditor # : 119 Tropicana Products P.O. Box 643106 Pittsburgh PA 15264-3106		Goods Delivered				
Account No:		12/1/08				Unknown
Creditor # : 120 Upstate Farms Cooperative P.O. Box 650 Buffalo NY 14225		Goods Delivered				
Account No:		1/1/08				Unknown
Creditor # : 121 US Foodservice, Inc. 125 Gardenville Parkway West Buffalo NY 14224		Goods Delivered				
Account No:		12/1/08				Unknown
Creditor # : 122 USA Payroll, Inc. 1057 East Henrietta Road Rochester NY 14623		Payroll Services				
Account No:		12/1/08				\$ 0.00
Creditor # : 123 US Smokeless Tobacco 6 High Ridge Park, Bldg. A Stamford CT 06905-1323		Goods Delivered				
Account No: 1200		11/1/08				\$ 100.77
Creditor # : 124 Utica First Insurance Company P.O. Box 851 Utica NY 13503-0851		Insurance Premium				

Sheet No. 21 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal \$ \$ 100.77

Total \$

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart,Case No. _____
(if known)

Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 1200						
Representing: Utica First Insurance Company		Lamont, Hanley & Assoc., Inc. 1138 Elm Street P.O. Box 179 Manchester NH 03101-1514				
Account No:		1/1/08				Unknown
Creditor # : 125 Wells Fargo Financial Bank P.O. Box 5943 Sioux Falls SD 57117-5943		Credit Card Purchases				
Account No:		12/1/08				Unknown
Creditor # : 126 William Penn Insurance Cos. P.O. Box 740527 Atlanta GA 30374-0527		Insurance Premium				
Account No: 2267		12/1/08				\$ 5,662.30
Creditor # : 127 Wright Wisner 3165 Brighton-Henrietta Rd. Rochester NY 14623		Goods Delivered				
Account No: 6940		10/1/08				\$ 149.00
Creditor # : 128 Yellow Page City 107 Norris Dr., Ste. B Rochester NY 14610		Advertising				
Account No:		12/1/08				Unknown
Creditor # : 129 Zweigles 651 Plymouth Avenue North Rochester NY 14608-1689		Goods Delivered				

Sheet No. 22 of 22 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ 5,811.30

Total \$ 270,677.35

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Jeffrey T. Stewart / DebtorCase No. _____
(if known)**SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
Carriage Stop Plaza, Inc. 47 Coleman Avenue Spencerport NY 14559	Contract Type: <i>Business Lease</i> Terms: <i>2 year lease renewal</i> Beginning date: <i>8/26/2008</i> Debtor's Interest: <i>Lessor</i> Description: <i>Lease of shopping plaza space for supermarket.</i> <i>Monthly rental \$3,831.20</i> Buyout Option:

In re Jeffrey T. Stewart / DebtorCase No. _____
(if known)**SCHEDULE H-CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceeding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re Jeffrey T. Stewart,
Debtor(s)Case No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): son daughter daughter	AGE(S): 8 12 1
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Unemployed	Unemployed
Name of Employer		
How Long Employed		
Address of Employer		
INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ 0.00	\$ 0.00
2. Estimate monthly overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 0.00	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ 0.00	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union dues	\$ 0.00	\$ 0.00
d. Other (Specify):	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 0.00	\$ 0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ 0.00	\$ 0.00
7. Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
8. Income from real property	\$ 0.00	\$ 0.00
9. Interest and dividends	\$ 0.00	\$ 0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
11. Social security or government assistance (Specify): Unemployment	\$ 0.00	\$ 1,386.66
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify):	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ 0.00	\$ 1,386.66
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 0.00	\$ 1,386.66
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15; if there is only one debtor repeat total reported on line 15)	\$ 1,386.66	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Jeffrey T. Stewart,
Debtor(s)Case No. _____
(if known)**SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR**

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22 A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,280.00
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities: a. Electricity and heating fuel	\$	300.00
b. Water and sewer	\$	30.00
c. Telephone	\$	180.00
d. Other	\$	0.00
Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	800.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	20.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	50.00
c. Health	\$	700.00
d. Auto	\$	70.00
e. Other	\$	0.00
Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage) (Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	600.00
b. Other:	\$	0.00
c. Other:	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	200.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other:	\$	0.00
Other:	\$	0.00
18. AVERAGE MONTHLY EXPENSES Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	5,030.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 16 of Schedule I	\$	1,386.66
b. Average monthly expenses from Line 18 above	\$	5,030.00
c. Monthly net income (a. minus b.)	\$	(3,643.34)

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re *Jeffrey T. Stewart*Case No.
Chapter 7

_____/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Part A - Debts Secured by property of the estate. (Part A must be completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
Creditor's Name : <i>National City Mortgage</i>	Describe Property Securing Debt : <i>1004 Peck Road, Hilton, NY 14468</i>
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one) : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	
Property No. 2	
Creditor's Name : <i>Green Tree Credit LLC</i>	Describe Property Securing Debt : "
Property will be (check one) : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained If retaining the property, I intend to (check at least one) : <input type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C § 522 (f)). Property is (check one) : <input type="checkbox"/> Claimed as exempt <input checked="" type="checkbox"/> Not claimed as exempt	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Part B - Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.)

Property No. <u>1</u>		
Lessor's Name: Carriage Stop Plaza, Inc.	Describe Leased Property: Lease of shopping plaza space for supermarket. Monthly rental \$3,831.20	Lease will be assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

Signature of Debtor(s)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: 01/29/2009Debtor: /s/ Jeffrey T. Stewart

Date: _____

Joint Debtor: _____

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re **Jeffrey T. Stewart**
dba Stews Grocery & Deli, Inc.
dba Stew's Grocery

Case No.
Chapter 7

_____/ Debtor
Attorney for Debtor: **Timothy E. Ingersoll, Esq.**

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1,500.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 1,500.00
 - c) The unpaid balance due and payable is \$ 0.00
3. \$ 299.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Dated: **01/29/2009**

Respectfully submitted,

X /s/ Timothy E. Ingersoll, Esq.
Attorney for Petitioner: **Timothy E. Ingersoll, Esq.**
Fero & Ingersoll, LLP
183 East Main Street
Suite 1350
Rochester NY 14604
716-325-4600

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK
WESTERN DIVISION**

In re: **Jeffrey T. Stewart**
dba Stews Grocery & Deli, Inc.
dba Stew's Grocery

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

Year to date: \$0.00**Last Year: \$23,000.00****Year before: \$32,000.00**

2. Income other than from employment or operation of business

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

None



Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

- None ☒ List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<i>Payee: Timothy E. Ingersoll, Esq. Address: 183 East Main Street Suite 1350 Rochester, NY 14604</i>	<i>Date of Payment: 1/27/09 Payor: Jeffrey T. Stewart</i>	<i>\$1,500.00</i>

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- None ☒ b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

- None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

- None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None



b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None

☐

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
<i>Stew's Grocery & Deli, Inc.</i>	<i>ID: 7852</i>	<i>502 Long Pond Road, Rochester, NY 14612</i>	<i>Grocery Store</i>	<i>1995-12/31/ 08</i>

None

☒

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

☐

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
<i>Name: William T. Thompson, CPA Address: 349 West Commercial Street, East Rochester, NY 14445</i>	<i>Dates: 12/1/08-present</i>
<i>Name: Harris & Company Address: 11 Chestnut Ridge Road, Rochester, NY 14624</i>	<i>Dates: 1/1/2006-5/1/07</i>

None

☒

b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☒ b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation

None



If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None



If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None



If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 01/29/2009

Signature /s/ Jeffrey T. Stewart
of Debtor

Date _____

Signature _____
of Joint Debtor
(if any)